CASE STUDY




International healthcare debt recovery often involves multiple stakeholders, complex payment histories, and the need for careful relationship management. This case study highlights how CCICM successfully resolved a high-value payment dispute between a UK NHS Trust and a foreign embassy, securing the recovery of outstanding funds while maintaining positive working relationships between all parties.

Case Study: Recovering Outstanding NHS Charges Through Expert Mediation and Healthcare Debt Recovery

**The Client**
CCICM was instructed by a UK National Health Service (NHS) Trust to assist with the recovery and reconciliation of outstanding healthcare charges relating to an overseas visitor.

This case involved an NHS Trust seeking payment from a Middle Eastern Embassy based in the United Kingdom for treatment provided to one of its nationals while visiting the UK. The matter became significantly more complex when payment allocation errors were identified, creating uncertainty regarding the actual balance due and requiring detailed investigation to establish the correct financial position.

**The Challenge**
Following a routine financial audit undertaken by the NHS Trust it became clear that the challenge was no longer one of debt recovery alone, but also one of financial reconciliation and stakeholder management. A detailed review was required to trace the sequence of payments, identify the source of the error, and establish the intended purpose of each transaction. Given the involvement of a foreign embassy and a public-sector healthcare provider, it was essential that the matter was handled professionally, diplomatically, and with complete transparency. CCICM acted as an intermediary between the NHS Trust and the Embassy, coordinating communications, reviewing documentation, and facilitating discussions aimed at reaching a mutually acceptable resolution.

**The Recovery Strategy**
CCICM's Healthcare Debt Recovery Team contacted the Embassy's Accounts Payable Department just one day after referral. Following a request for supporting invoices, documentation was provided enabling constructive discussions and efficient case progression.

During the review, it was identified that a previous payment of £38,929.99 had been incorrectly allocated to the patient's account. Once this error was resolved, the Embassy made a further payment of £83,413.39, settling the outstanding NHS treatment costs in full. The NHS Trust subsequently refunded the misallocated payment of £38,929.99 to the Embassy.

**The Outcome**
This case demonstrates the value of proactive engagement, accurate account reconciliation, and effective healthcare debt recovery in securing timely payment of NHS overseas visitor charges.

CCICM successfully facilitated the recovery of £38,929.99 that would otherwise have remained outstanding due to a payment allocation error. The dispute was resolved through investigation, mediation, and stakeholder engagement rather than litigation, preserving the relationship between the NHS Trust and the Embassy while ensuring the correct financial outcome was achieved.

The case also demonstrated the importance of specialist healthcare debt recovery expertise when managing overseas visitor charging, embassy accounts, and complex NHS payment reconciliations.

## Benefits of Partnering with CCI Credit Management

**Specialist Healthcare Collection Expertise:** CCICM is a trusted recovery partner to NHS Trusts, Health Boards, Care Homes, and Private Hospitals throughout the UK.

**Collaborative Recovery Approach:** Our focus is on achieving positive outcomes through communication, reconciliation, and negotiation rather than adversarial collection tactics.

**Enhanced Cash Flow:** Accelerate the recovery of overdue healthcare invoices and improve working capital without increasing internal resource requirements.

**Reputational Protection**: Our professional and compliant collection processes safeguard your organisation's reputation and stakeholder relationships.

**Relationship Preservation:** We work to maintain positive relationships between healthcare providers, Local Authorities, commissioners, and other public-sector organisations.

**Market-Leading Compliance Standards:** CCICM maintains the highest standards of information security, data protection, and regulatory compliance.

## About CCI Credit Management

CCI Credit Management (CCICM) is a multi-award-winning UK credit management and debt recovery specialist with more than 40 years of experience delivering results in credit control and debt collection.

- Market-leading healthcare debt recovery specialists.
- The only DCA to be lawfully entitled to process NHS patient data (UK only), as evidenced by our unrivalled NHS DSP accreditation.
- Trusted by approximately 80% of UK NHS Trusts, Health Boards, and Private Hospitals.
- Established relationships across the NHS and wider healthcare sector since 1986.
- Continually certified under the NHS Data Security and Protection Toolkit.
- Headquartered in the UK with a global footprint of 90+ partner offices
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation.
- Proven expertise in complex, high-value, and cross-border debt recovery matters.

## Flexible, Results-Driven Pricing Model

No Win, No Fee Debt Recovery: Contingency-based pricing ensures you only pay for successful outcomes.

Debt Portfolio Purchasing Options: Ability to acquire debt portfolios, with tailored evaluations for each opportunity.

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